

JFW



PATENT
Customer No.: 22,852
Attorney Docket No.: 09282.0048-00
SAP Reference No.: 2003P00354 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Andreas MAU)	Group Art Unit: 3626
)	
Application No.: 10/619,748)	Examiner: Martin A. Gottschalk
)	
Filed: July 15, 2003)	
)	
For: REAL-TIME BENEFITS SERVICE)	Confirmation No.: 7407
MARKETPLACE)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed on August 8, 2006, the period for response extending through November 8, 2006, Applicant requests reconsideration of the above-identified application in view of the following remarks.

Remarks begin on page 2 of this paper.